

REMARKS / ARGUMENTS

Applicant submitted an Amendment on October 27, 2005 in this application. As a result of an informality in the Amendment wherein the Remarks did not start on a new page, Applicant wishes to substitute this Amendment in its place.

In the Office Action of September 6, 2005, the Examiner rejected claims 1-30 over the cited prior art. In response thereto, Applicant substitutes claims 31-86.

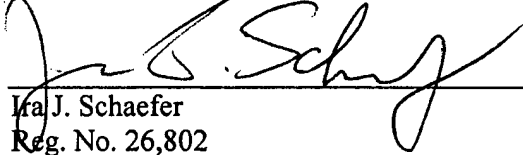
The newly presented claims distinguish over the art of record cited by the Examiner by reciting a method for billing for a purchase transaction over the Internet between a purchasing customer and a selling vendor by a on-line services provider which is not the selling vendor. None of the references teach the method by the on-line services provider of providing access to the Internet for the purchasing customer and charging the purchasing customer a transaction amount for the purchase transaction by charging the transaction amount to an account of the purchasing customer.

Please charge any insufficiency of fees or credit any excess to our Deposit Account No. 50-3024.

Applicant requests reconsideration and an early favorable action on the merits.

Date: November 8, 2005

Respectfully submitted,


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